



Debit & Credit Card Scams

Winchester Savings Bank has learned of the debit and credit card outlined below. After reading them, you will hopefully not fall prey to them. However, should you ever have any doubts at all about the integrity of your debit or credit card, you should contact the issuing bank immediately.

Scenario 1

A friend went to a local gym and put his personal belongings in a locker. After a workout and a shower, he came out, saw the locker open, and thought to himself, 'Funny, I thought I locked it.' He proceeded to get dressed and then flipped through his wallet to make sure all was in order. Everything looked okay - all of his cards were in place.

A few weeks later his credit card bill arrived in the mail and to his surprise, it reflected numerous transactions he had not made and an outstanding balance of \$14,000!

He called the credit card company and started yelling at them, saying that he had not made the transactions. Customer care personnel verified that there were no mistakes and asked if his card had been stolen. "No," he replied, but then took out his wallet, pulled out the credit card, and sure enough, it was NOT his card. The thief at the gym had broken into his locker and replaced his card with an expired card from the same issuer.

The customer care person said that since he did not report the card missing earlier, he would have to pay the amount owed to them. He asked why the issuer had not called him to verify the transactions, and was told that issuers are not required to do that, but sometimes will if a particular transaction "appears out of the ordinary".

Scenario 2

Sheila stopped at a local restaurant on her way home from work, and when the bill came decided to pay for the meal with her credit card. The waiter took her card to the cashier for processing, and then returned to the table and handed the card back to Sheila wrapped inside her copy of the bill.

Ordinarily, Sheila would have just taken the card and placed it back in her wallet, but for some reason, this time she actually took a moment to look at the card, and to her surprise, it was the expired card of another person.

Sheila called the waiter over, explained the situation, and with a perplexed look on his face he apologized, took the card back, and hurried back to the cashier to retrieve Sheila's card.

Scenario 3

Yesterday I went into a pizza restaurant to pick up an order that I had called in. I paid by using my Visa Check Card that is linked directly to my checking account.

The young man behind the counter took my card, swiped it, and then laid it on the counter as he waited for the approval.

While waiting, he picked up his cell phone and started dialing. I took notice of the phone because it is the same model I have, but nothing seemed out of the ordinary. Then I heard a click that sounded like my phone sounds when I take a picture.

When I asked him if he had just taken a picture of my card, he acted like he didn't know what I was talking about. Needless to say, as soon as I left the restaurant I called my bank and had them de-activate my card and issue a new one.